



Making the Link

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“Second-Generation” Parenting: Raising Grandchildren or Adult Children with Disabilities

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Retirement, downsizing, grandchildren and traveling—these words among many others are on the minds of Americans when they reach their 50s and 60s.¹ What many of them have never considered this late into their lives is becoming the primary caregiver for their grandchildren. However, according to the most recent U.S. Census data, 4.9 million children (7 percent) under age 18 live in grandparent-headed households.² That’s up from 4.5 million living in such households 10 years ago. Approximately 20 percent of these children are living in a grandparent-headed household where neither biological parent is present or responsible for their basic needs. However, this indicates a decrease from 2000 when a third of these children lived without a parent in the household. Some of this may be correlated to the Great Recession, which resulted in significant job loss, housing foreclosures and economic instability particularly for the most vulnerable populations in the country. This speaks to a likely increase in multigenerational households often headed by a grandparent.³

This paper will touch on some of the reasons why grandparents become primary caregivers for their grandchildren, the joys and challenges associated with raising grandchildren and support services currently in place to assist “grandfamilies” emotionally, financially and legally. We will also discuss ways funders can help reduce the gaps in these services and provide other forms of support for grandparents raising their grandchildren.

“SECOND-GENERATION” PARENTING: CAUSES AND JOYS

Due to the country’s recent economic troubles, more and more grandparents are being faced with the decision to become parents for a second time, or “second-generation” parents. However, the economy is not the only cause of this

growing phenomenon; other families have separate underlying issues that warrant grandparents becoming the primary caregivers for their grandchildren.⁴ Some reasons why parents become unable to care for their children are

- substance abuse by parents;
- child abuse, neglect or abandonment;
- teenage pregnancy;
- death of a parent;
- parental divorce;
- parental unemployment; and
- incarceration.

Regardless of why a grandparent becomes a second-generation parent, raising a grandchild can have many joys and satisfactions. For example, some argue that many grandparents can provide their grandchildren with a sense of security, self-confidence, self-respect and self-esteem, particularly for children who have previously lived in unstable or troubled situations. Grandchildren are also capable of helping their grandparents in myriad ways once they begin living with them. Many young children are able to teach older adults new technologies that can simplify their lives, such as how to use email and paying bills online. Grandchildren are also able to help around the house and do small tasks that may have become too strenuous for older adults. This not only assists the grandparents, but also makes the grandchild feel needed, responsible and good.

For their part, grandparents may often experience a sense of self-renewal and purpose, especially depending on their age and life stage, by parenting a younger generation. Grandparents can feel compelled to take better care of their health so they will be

better able to care for their grandchildren and be in their lives for as long as possible. In the best instance, the renewal can be both biological and emotional. This may in turn help to keep the family connected and add to an extended social network while leading to greater fulfillment and functioning for all family members.⁵

LEGAL CHALLENGES

Raising a grandchild can bring up a range of complicated and sensitive legal challenges. Although most grandparents are willing to take on the role of primary caregiver to improve the lives of their grandchildren, sometimes assuming this responsibility can cause conflicts among family members.⁶ A second-generation parent, depending on the situation of the immediate parents, may have to make legal decisions pertaining to the following:

- **Custody** - A grandparent can assume legal responsibility for supporting or providing care for a grandchild from a judge in a family court. For the judge to grant custody to a grandparent, a parent must be deemed unfit. This would be the case if the child lived in an unstable home environment, or if drugs and alcohol were involved. In rare cases, custody can be granted if the biological parent voluntarily gives up parental rights. Legal custody is not permanent, although to transfer care back to the parents both parties must appear in court and prove that the circumstances have changed. Legal custody, however, is not the same as physical custody, which is a verbal agreement between parents and grandparents that does not involve a court or any legal matter. In a legal custody the biological parent still holds parental rights to make pressing decisions.
- **Guardianship** - Guardianship is similar to legal custody in that there is a binding court-ordered relationship between grandparent and grandchild. The difference is that guardianship is typically handled in probate court, which specializes in assets and orphan rights. In some states, guardianships remain in effect until the grandchild is 18 years old, whereas in other states guardianship can be overturned through a series of meetings and court appointments. Being granted guardian status can also mean more authority when making medical decisions, health insurance changes or full care of the grandchildren should the parent be unable to care for them.
- **Adoption** - Adoption is a permanent option that may be chosen at the time a child is removed from his or her parent(s). When grandparents adopt their grandchildren, they are given full parental rights; the biological parents no longer have any legal claim to the children. Adoption can be beneficial to the grandchild because it provides a sense of

permanency and stability and can be a mutual decision between the parents and grandparents. All states are different, but in most cases a one-time \$1,000 to \$2,000 sum is paid to the adoptees.

These points highlight the main legal options available, but there are more informal agreements among “grandfamilies” outlining a grandparent’s role in raising his or her grandchildren, such as informal kinship foster care. In a formal kinship foster care arrangement, grandparents are eligible for the same payments that foster care parents receive, which can often be helpful in handling caregiving expenses. However, the state agency holds the grandparent to the same standards as any other foster parents; this includes trainings, parenting workshops, home visits and evaluations.

In informal arrangements, the state places the child with a grandparent or other adult relative of the child and essentially steps out of the picture. The trade-off is that grandparent no longer receives monthly financial assistance. Conversely, some states provide subsidized partnerships that offer grandparents more legal rights over the grandchildren in their care while also providing some payment.⁷

FINANCIAL SUPPORT

Grandparents becoming parents by legal or verbal agreement have options for financial support. Most adults between 50 and 65 years old are financially stable, or they are retired and rely on Social Security. Because grandparents raising grandchildren is becoming more common, federal programs such as Medicaid and Temporary Assistance for Needy Families (TANF) have amended their guidelines to include grandparents in the program.

- **TANF** - TANF provides cash assistance for low-income families and eligibility is determined by residency, income and assets. After meeting all criteria, a family receives a monthly stipend depending on the number of people in their household—approximately \$100 per person per month as of December 2011. A provision of TANF is the child-only grant, which can provide grandchildren with benefits until they are 18 years of age; however, this provision is only available if the grandparent assumes full parental rights for the child through adoption or legal custody. Cash assistance through this program is only available for a total of 48 months.
- **Supplemental Security Income (SSI)** - Available for those grandparents aged 65 or older who have a limited income, SSI provides families who have mentally or physically disabled children with monthly cash benefits. The program is federally funded and is considered when one is applying for Social Security benefits at age 65.⁸



- **Subsidized Guardianship Program** - Some grandparents are eligible for financial help through a Foster Care and Subsidized Guardianship program. This program is available in 12 states and requires grandparents to formally apply to be the grandchild's foster parent, or assume court-appointed legal guardianship, to receive assistance. Stipulations to the assistance differ from state to state. For example, Iowa allows subsidies when the child reaches a certain age, and Alaska limits assistance to families with special-needs children. The funds received for this are similar to TANF, approximately \$100 per month.
- **Medicaid and the Children's Health Insurance Program (CHIP)** - Medicaid is a state-funded health insurance program covering medical, dental and mental health services for low-income families. If a family or grandchild is already eligible for TANF or SSI, they automatically qualify to receive Medicaid benefits. The Children's Health Insurance Program (CHIP) is available for those whose family income is below 200 percent of the federal poverty level. CHIP typically covers basic medical coverage for the child, yearly physical exams, eye exams and affordable copayments on emergency room visits and ambulance rides.⁹

EMOTIONAL AND SOCIAL CHALLENGES

Grandparents who are raising grandchildren are no longer responsible for only themselves. The shift from being Grandma and Grandpa to being Mom and Dad can be an emotional roller coaster. Second-generation parents are three times more likely to experience feelings of depression, loneliness and anxiety.¹⁰ In certain cases, the grandparent may often sacrifice a positive relationship with his or her own child because of the grandparenting responsibility. The grandparents may often struggle with feelings of despair, guilt, anger, failure and embarrassment about their children's inability to parent their grandchildren. Some grandparents forced into the role of raising their grandchildren may be dealing with the death of a child and remain overwhelmed by their loss and grief. Similarly, many of the children in grandparented households may have serious psychological, physical and emotional problems stemming from their previous experiences and home conditions. They too may be grieving the death of the parent or the loss of relationship or contact with their parents.¹¹

Becoming a healthy "grandfamily" takes time, and while this transition is occurring it is important to seek out support to avoid any major emotional health issues for both the grandparents and grandchildren. In cases where drugs, alcohol, abuse or neglect has been a factor in the removal of a child from his or her parent's home, many grandparents may feel emotional distress from thoughts of bad parenting toward their own children. In some cases, depression is caused by lack of finances

to care for the grandchild properly. Although state and federal governments provide some assistance, in most homes it is not enough to provide financial security for the grandfamily.¹² Some organizations, including the YMCA, AARP and faith-based organizations, can provide information and emotional support for grandparents caring for a child.¹³

Becoming a parent can also take a toll on the social aspect of the grandparent's life. Although most are willing to take on the challenge of being parents to their grandchildren, the task makes interacting with people their own age a struggle. They are no longer able to live what many consider to be a "grandparent lifestyle"—relaxed, easy-going and retired. They are now expected to care for a child full-time. Relationships with friends are no longer as convenient; most of their friends don't have children around and, therefore, the friendships can suffer.¹⁴

HEALTH AND WELL-BEING

Not only do grandparents have to deal with emotional and financial hardships that come with raising a child, they are also going through many physical changes at this late time in their lives. In 2011, 54 percent of grandparents were younger than 65 years when they had their first grandchild.¹⁵ However, research has shown that extra stress or excessive pressure and work can be detrimental to one's health at any age. There are a number of health issues that come with being age 65 and up—blindness, heart problems, mental illness, diabetes, even the onset of dementia, to name a few—that can make it difficult to take on the responsibility of raising a child. Since 2007, the rate of adult obesity has been rising, with 50 percent of the adult population between the ages of 25 and 65 years being overweight. These health issues are more likely to occur at an earlier age than in the past, especially when evoked by the stress of raising a child. Although there are many support services available for grandparents who are second-generation parents, they might be out of reach for some because of physical limitations. Taking care of a child can be physically taxing for parents under age 30, let alone for those becoming a parent to an infant at age 55 or older, as many are.¹⁶

Many grandparents who are primary caregivers neglect their own health concerns. Although there is federal and state assistance available for the grandchild, the grandparent may be without Social Security benefits and ineligible for Medicaid. To pay for these insurance benefits or even just support a new child, retired grandparents may have to go back to work. This can cause added physical strain on an individual who is 55 years or older. Depending on the nature of physical work performed in the past, these second-generation parents could already be seeing signs of early aging. Grandparents caring for grandchildren are also more likely to neglect preventative health care, such as getting flu vaccines, cholesterol screenings or mammograms for

grandmothers. With 15 percent of the U.S. population living below the poverty line, it is sometimes challenging to take on a grandchild and still be able to afford health care.¹⁷

ADULT CHILDREN WITH DISABILITIES

Many of the challenges faced by grandparents raising their grandchildren are also significant factors for parents raising adult children with special needs or disabilities, such as cerebral palsy and forms of autism. Older parents often feel extreme anxiety about the ability of their adult child to secure employment, health care, housing or financial stability. They also worry about what will happen when they pass away. Caregivers are faced with the challenge of huge gaps in finances, as their disabled child in most cases lacks life skills that are needed to live independently—approximately 69 percent of adults with disabilities live with their parents. Parents who are caring for adult children with disabilities are less likely to see their child as having an excellent or good quality of life.¹⁸

There are resources for parents caring for a disabled adult child. Easter Seals, a 90-year-old program committed to helping individuals with disabilities and special needs and their families, provides a number of services including child development centers, physical rehabilitation and job training. Another program designed specifically for adults living with disabilities, Special Care, provides families with information, specialists and financial strategies that can help improve their quality of life and help to ease some of the caretakers' concerns.

Financial supports for adult children with disabilities are also available. SSI provides a stipend, up to \$700 a month, for lower-income families who are raising disabled children. Should the disabled adult child be unable to receive the money, it goes to the disabled individual's primary caregiver. Many other federal and state programs have clauses relating to children with disabilities regardless of their age, including Medicaid, CHIP, Youthbuild (a program to support low-income children with leadership and after-school community activities¹⁹) and Children's Mental Health Services, a statewide program that differs in each state providing mental health support groups and information for children and families.²⁰

RECOMMENDATIONS FOR GRANTMAKERS

Programs and opportunities are available to increase the amount of funding for parents raising adults with disabilities as well as grandparents raising grandchildren. Philanthropy can help reduce the gaps in services and resources by

- supporting full-time or part-time jobs for second-generation parents and adults with disabilities, which focus on helping these families and individuals support themselves;

- organizing support groups for both parents and adult children around the country who are dealing with, or involved with, second-generation parenting and/or adults with disabilities;
- investing in nonprofit organizations that provide resources and support for grandfamilies and parents who have adult children with disabilities;
- providing occupational educational services to adults dealing with disabilities to help them develop basic skills;
- seeking funding for best-practice models that build on the strengths of grandfamilies;
- providing support for housing accommodations that are suitable for intergenerational families;
- encouraging advocacy and support for caregivers to be involved in educational and health care provisions for their grandchildren;
- supporting unification and contact efforts that keep children in touch with their biological parents as appropriate;
- placing pressure on governmental agencies to make kinship care-friendly policies and practices; and
- helping support training for professionals to be effective practitioners in serving the population.

Although there has been more attention given to the subject of grandparents raising grandchildren in recent years, there is still much more left unknown and undocumented. One such area is the role of grandfathers, in particular, in these families, as most of the existing literature centers around grandmothers. The perception that the majority of the custodial grandparents are single African-American women may give rise to this emphasis. However, nearly half (51 percent) of the grandparents raising their grandchildren are white (up from 46 percent in 2000); 24 percent are African-American (down from 28 percent in 2000); and nearly 20 percent are Hispanic/Latino, which has remained relatively the same in the past 10 years.²¹ A significant number of these African-American grandmothers are married and approximately 6 percent of grandfathers serve as sole/primary caregivers to their grandchildren.²²

Indeed, the increasing number of grandparents raising their grandchildren warrants more research and the development of services to support this growing group. Providing proper information and financial support so parents—either second-generation or those with special-needs adult children—can raise healthy sons and daughters is critical. Focusing philanthropic efforts into support groups and nonprofit organizations is key to making this rising population feel they have options and are able to ensure their own financial security for the future and the future of their children.



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